



JPW

SRE0006-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:  J. LOW  Serial No.: 10/718,615  Filed: November 24, 2003  For: SYSTEM AND METHODS FOR AUTOMATED TRANSACTIONS PROCESSING	Art Unit: 3629  Examiner: Not Yet Assigned
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THIRD INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Third Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Third Information Disclosure Statement is filed, please accept this Third Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Third Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

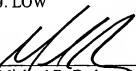
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Date: November 15, 2004

Respectfully submitted,

J. LOW

By:

  
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MDB/SPA/ge

Document #: 1304487 v.1



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PATENT TRADEMARK OFFICE



Substitute for form 1449A/PTO

(use as many sheets as necessary)

Sheet	2	of	2
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Sheet	2	of	2
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Application Number	10/718.615
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Application Number:	1577-15,875
Filing Date:	November 24, 2003

First Named Inventor	J. LOW
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Art Unit	3629
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Examiner Name	Not Yet Assigned
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Attorney Docket Number	SRE0006-US
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Examiner  
Initials\*Cite  
No. 1

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

 $T^2$ 

Examiner  
Signature

Date Considered

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**